

Amendments to the Claims:

Please cancel claims 12, 19 and 23-27 without prejudice.

The following lists all claims and their status.

1. (Currently amended): A system comprising:

an insurance claim processing server comprising a first CPU and a first memory coupled to the first CPU, wherein the first memory stores a first set of program instructions which are executable by the first CPU to:

estimate a value of an insurance claim as a function of insurance claim assessment data entered by a user during an insurance claim consultation session, wherein the first set of program instructions further comprise a sequence of insurance claim processing steps established dynamically in real time; and

a client computer system comprising a second CPU and a second memory coupled to the second CPU, wherein the client computer system is coupled to the insurance claim processing server through a network, wherein the second memory stores a second set of program instructions which are executable by the second CPU to:

receive the insurance claim assessment data entered by the user; and

send the insurance claim assessment data across the network to the insurance claim processing server, wherein the second set of program instructions comprises a sequence of steps established dynamically in real time.

2. (Original): The system of claim 1, wherein the insurance claim comprises a bodily injury claim, and wherein the estimate of the value of the insurance claim comprises an estimate of bodily injury general damages.

3. (Currently Amended): The system of claim 1, wherein the first set of program instructions comprises a rules engine ~~and a web server~~; and wherein the second set of program instructions comprises a web browser.

4. (Original): The system of claim 3, wherein the first set of program instructions are further executable by the first CPU to generate and send to the client computer system a plurality of web pages comprising insurance claim assessment questions; wherein the second set of program instructions are further executable by the second CPU to display the web pages comprising the insurance claim assessment questions during the insurance claim consultation session.

5. (Original): The system of claim 1, wherein the network comprises the Internet.

6. (Original): The system of claim 1, wherein the insurance claim processing server and the client computer system are operable to communicate over the network via TCP/IP.

7. (Original): The system of claim 1, further comprising:

a second client computer system comprising a third CPU and a third memory, wherein the second client computer system is coupled to the insurance claim processing server through the network, wherein the third memory stores a third set of program instructions which are executable by the third CPU to:

receive a second set of insurance claim assessment data entered by a second user; and

send the second set of insurance claim assessment data across the network to the insurance claim processing server; and wherein the first set of program instructions are further executable by the first CPU to estimate a value of a second insurance claim as a function of the second set of

insurance claim assessment data entered by the second user during a second insurance claim consultation session.

8. (Original): The system of claim 1, wherein the insurance claim assessment data comprise one or more bodily injuries and one or more treatments of the bodily injuries.

9. (Currently amended): A method comprising:

receiving insurance claim assessment data entered by a user in response to a plurality of insurance claim assessment questions during an insurance claim consultation session; and

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sending the insurance claim assessment data across a network via one or more Internet protocols to an insurance claim processing server, wherein the receiving and the sending comprise a sequence of insurance claim processing steps established dynamically in real time; and

estimating a value of an insurance claim as a function of the insurance claim assessment data entered by the user.

10. (Original): The method of claim 9, wherein the Internet protocols comprise TCP/IP.

11. (Original): The method of claim 9, wherein the Internet protocols comprise HTTP.

12. (Cancelled)

13. (Original): The method of claim 12, further comprising sending the estimated value of the insurance claim across the network via the one or more Internet protocols to a client computer system.

14. (Original): The method of claim 12, wherein the insurance claim comprises a bodily injury

claim, and wherein the estimated value of the insurance claim comprises an estimate of bodily injury general damages.

15. (Original): The method of claim 9, wherein the insurance claim assessment data comprise one or more bodily injuries and one or more treatments of the bodily injuries.

16. (Currently amended): A carrier medium comprising program instructions, wherein the program instructions are computer-executable to implement:

receiving insurance claim assessment data entered by a user in response to a plurality of insurance claim assessment questions during an insurance claim consultation session; and

sending the insurance claim assessment data across a network via one or more Internet protocols to an insurance claim processing server, wherein the program instructions comprise a sequence of insurance claim processing steps established dynamically in real time; and

estimating a value of an insurance claim as a function of the insurance claim assessment data entered by the user.

17. (Original): The carrier medium of claim 16, wherein the Internet protocols comprise TCP/IP.

18. (Original): The carrier medium of claim 16, wherein the Internet protocols comprise HTTP.

19. (Cancelled)

20. (Original): The carrier medium of claim 19, wherein the program instructions are further computer-executable to implement sending the estimated value of the insurance claim across the network via the one or more Internet protocols to a client computer system.

21. (Original): The carrier medium of claim 19, wherein the insurance claim comprises a bodily injury claim, and wherein the estimated value of the insurance claim comprises an estimate of bodily injury general damages.

22. (Original): The carrier medium of claim 16, wherein the insurance claim assessment data comprise one or more bodily injuries and one or more treatments of the bodily injuries.

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Claims 23 - 27. (Cancelled)